

## Insurance « ADAR Rental Risks ».

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6-8 Boulevard Haussmann, 75441 Paris Cedex 09, registered with the RCS of Paris under No B 843 295 221, TVA FR 60 843 295 221, acting in compliance with French insurance laws.

This backgrounder provides you a summary of the main guarantees and exclusions of the product and does not take into account your specific needs and requests.

You will find the complete information of this product in the pre-contractual and contractual documentation. In particular, the amount of the indemnities corresponds to the sums agreed between the insurer and the Policyholder of the contract and detailed in the table of guarantees.

What type of insurance is it?

The purpose of the "ADAR Rental Risks" insurance is to guarantee the tenant's civil liability towards the owner of a rented property in the frame of a seasonal rental and the reimbursement to the insured of the expenses retained by the owner in case of cancellation or interruption of stay.



### What is Insured ?

Cancellation (events a→k) /interruption (a,b,e,f,g) of stay resulting from :

- a) Serious illness, serious injury or death of the Insured or any other individual mentioned in the rental contract and who can enjoy of the said rental.
- b) Material damage resulting from theft, fire, explosion and similar events, water damage, or a natural event affecting his main and/or secondary residence and/or business premises
- c) Impediment of taking possession of the rented premises as a result of economic lay-off or transfer of the Insured
- d) Impediment to access to the rental site due to roadblocks or strikes
- e) If the Insured is forced to cancel or renounce his stay within 48 hours before or after the contractual date of starting of the rental due to a ban on sites due to pollution, flooding, fire or natural event
- f) As a result of an administrative or judicial summons that cannot be postponed.
- g) Unavailability of the rented premises preventing their use as a result of a fortuitous event, such as fire, storm...
- h) Visa denial by the country's authorities
- i) Theft of identity card, passport 48 hours before departure.
- j) Impediment to access of the rental premises on the day scheduled for taking possession of the rented premises as a result of the theft or attempted theft of the vehicle.
- k) If the insured's holiday dates have been changed by decision of his employer.

**Rental liability following** a fire, explosion, water damage, frost occurring in the premises, the pecuniary consequences of the liability of tenants or occupants under articles 1732 to 1735 and 1302 of the Civil Code for damage caused to movable and immovable property belonging to the owner.

**Recourse by neighbours** and third parties following a fire, explosion, water damage or frost damage occurring in the premises, the financial consequences of the liability that tenants or occupants may incur under Articles 1240, 1241 and 1242 of the Civil Code for any physical and material damage caused to neighbours and third parties

**Liability for material damage** caused to movable goods that is the subject of the inventory and which is located inside the rented dwelling and to the immovable property belonging to the owner.



### What is not insured ?

Boat and vehicle rentals  
Rentals of more than 180 days.  
Rentals made outside the European Union.  
The General Civil Liability of the tenant  
The repatriation of insured persons, unless mentioned in the Special Conditions.



### Are there any restrictions on cover?

Exclusions applicable to the « Cancellation » and « Interruption of stay » cover:

- Pregnancy beyond the 28th week or childbirth,
- The Consequences of Participation in a cure, an aesthetic treatment, a psychic or psychotherapeutic treatment not accompanied by hospitalization of at least 3 days,
- Accidents and illnesses whose origin is known before the contract is taken out, unless there is an unforeseeable change in health.
- The foreseeable alteration of pre-existing health at the time of subscription,
- Disputes or disputes based on a description or inventory of fixtures,
- Economic lay-off or professional transfer whose procedure is initiated at the time of subscription.
- The accident for which the insured has been positively tested for alcohol or drug use in proportion to the legal rate in force constituting an offence.



The accident, as a pilot of a flying vehicle, during participation in a motor sport event and their preparatory tests,  
The lack of vaccination or the impossibility of vaccination.  
Cancellations due to the approved intermediary  
Reimbursement of the insurance contribution.  
Changes in holiday dates if one of the occupants is a company manager, a professional, a craftsman or an intermittent entertainer

#### Exclusions applicable to the Occupant's Civil Liability coverage

Any damage that does not engage the tenant's civil liability,  
Any damage to the Tenant's property,  
Damage resulting from deliberate damage, cigarette burns or any other smoker's item  
Damage caused by domestic animals in the insured's care,  
All damage caused by moisture, condensation, fog, smoke,  
Breakdowns in the equipment made available to the insured,  
Damage to lamps, fuses, electronic tubes, cathode ray tubes, semiconductor crystals, heating resistors and heating blankets,  
Repair, disgorgement or replacement costs of pipes, taps and appliances integrated in water and heating installations.  
Theft of objects deposited in courtyards, terraces and gardens.  
Theft of objects placed in shared premises at the disposal of several tenants or occupants, except in the event of a break-in,  
Theft or loss of keys to the premises,  
Damage sustained while the premises containing the insured objects are fully occupied by third parties other than the lessee, his servants or persons authorized by him,  
Damage resulting from use or use not in accordance with the rental contract,  
The consequences of contractual commitments to the extent that they exceed those to which the beneficiary is legally bound.  
Valuable objects



## Where am I covered ?



Cancellation: Worldwide  
Interruption: at the located area in the European Union  
Rented liability: at the located area in the European Union



## What are my obligations ?

**At subscription of the contract :** Pay the contribution indicated in the contract and as soon as your rental contract is signed or deposits have been paid, you have 10 days to subscribe to ADAR insurance. After this period, subscription is still possible, but you will only benefit from all the guarantees after a 7-day waiting period has been applied, during which no guarantee can take effect. (except for the Occupant's Civil Liability coverage, which takes effect the day after noon of the premium payment)

### How to claim ?

Make the claim report to the insurer within fifteen days of the date on which the policyholder became aware of it.  
Provide all supporting documents necessary for the payment of the compensation provided for in the contract. Take all necessary measures to limit the damage.



## When and how do I pay?

The special premium is payable in advance according to the terms of contract

The payment can be processed by banking means of payment.



## When does the cover start and end?

Subject to payment, the INTERRUPTION AND RESIDENCE Cancellation guarantees apply from **Date de Début de la garantie** to **Date de Fin de la garantie** provided that the insurance was purchased before the start date of the rental period, and within a maximum of 10 days following the signature of the contract of rental or payment of the deposit or deposit.

If the insurance was purchased after the maximum period of 10 days following the signature of the rental contract or the payment of the down payment or deposit; the INTERRUPTION AND RESIDENCE Cancellation benefits will only be acquired after the application of a 7-day waiting period during which no coverage can take effect, (except for the occupant's civil liability coverage which takes effect the day after noon of the premium payment).



## How do I cancel the contract?

**Existence of a withdrawal right** within the past 14 calendar days which starting point is the conclusion of the contract. If the start date of the warranty period is within the 14-day withdrawal period, a premium calculated at pro rata temporis to the insured period will be deducted from the premium received.

**Methods of exercising this right:** by sending a registered letter.